

EXAMPLE NUMBER 3:

Married couple, both age 35. Husband drives 2002 Dodge Ram 4X4 Quad Cab to work 5 miles each way, five days per week. Annual mileage = 12,000. Wife drives 2001 Ford Taurus Sedan to work 2 miles each way, five days per week. Annual mileage = 7,000. Both have a clean record for last three years, and no other drivers in household.

Company Name	Fargo	Remainder of State	Bismarck/Mandan	Grand Forks	Minot
Allstate	\$689	\$728	\$937	\$630	\$678
Amco	\$470	\$568/\$590	\$502	\$473	\$497
American Family	\$605	\$614/\$716	\$613	\$642	\$630
Center Mutual	\$975	\$741	\$976	\$928	\$928
Dakota Fire	\$1,109	\$1,094	\$1,071	\$1,034	\$1,009
Farmers Insurance	\$667	\$838	\$725	\$756	\$930
Grinnell Mutual	\$455	\$376	\$439	\$432	\$429
Nat'l Farmers Union	\$904	\$1,145	\$1,022	\$901	\$989
Nodak Mutual	\$495	\$523	\$542	\$509	\$515
North Star Mutual	\$840	\$877	\$803	\$791	\$746
Progressive Halcyon	\$365	\$362	\$346	\$357	\$343
Progressive NW	\$376	\$419	\$439	\$370	\$377
Safeco Insurance Company	\$543	\$649/609 586	\$581/545	\$578/649	\$520
State Auto Ins Co.	\$796	\$967	\$940	\$867	\$889
State Farm Fire	\$660	\$812	\$679	\$605	\$715
State Farm Mutual	\$533	\$674	\$556	\$490	\$581
USAA	\$571	\$595	\$566	\$556	\$506
USAA Casualty	\$632	\$660	\$626	\$615	\$558